

KML LAW GROUP, P.C.  
THE BNY INDEPENDENCE CENTER  
701 MARKET STREET, SUITE 5000  
PHILADELPHIA, PA 19106  
[www.kmlawgroup.com](http://www.kmlawgroup.com)

January 24, 2024

Brad J. Sadek, Esq.  
Sadek Law Offices, LLC  
1500 JFK Boulevard, Ste 220  
Philadelphia, PA 19102

RE: **NOTICE OF DEFAULT UNDER COURT-APPROVED STIPULATION**

U.S. Bank National Association (Trustee for the Pennsylvania Housing Finance Agency, pursuant to a Trust Indenture dated as of April 1, 1982) vs. Vera D McFarland  
Case No. 20-11596 AMC  
Last 4 Digits of Loan No. 5839

Dear Sir or Madam:

Please be advised that your client is in default under the terms of the Stipulation that was approved by the Bankruptcy Court. Under the terms of the Stipulation, your client must cure the default within fifteen (15) days of this Notice.

- Regular mortgage payments for the months of December 2023 through January 2024, in the amount of \$752.97 per month;

**The total due is \$1,505.94 and must be received on or before February 8, 2024.**

- The monthly payment for February 2024, is/will be due on the 1st day of the month and is not included in the figure listed above.

**NOTICE TO BORROWER:** Please call your attorney with any questions. We are not permitted under the Rules of Professional Responsibility to speak with you directly.

If you have proof that payments were made, fax that proof to our office at **215-825-6406**. If payment is not made, we will file a Certification with the Court and request relief from the Bankruptcy stay.

KML Law Group, P.C.  
/s/ Mark A. Cronin  
Mark A. Cronin, Esquire  
KML Law Group P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
215-627-1322

cc: Vera D McFarland